Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2010

Table DF-1: Scope of Application (Stand alone basis)

(a) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries.	**NA**
(b) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction.	**NA**

Table DF-2: Capital Structure

1. The Tier 1 capital of the bank comprises:

(Rs in Crores)

i)	Paid-up share capital	525.91
ii)	Reserves (excluding revaluation reserves)	11748.28
iii)	Innovative Perpetual Bonds	2061.52
iv)	Other capital instruments	---
Deductions		
v)	Equity Investment in Subsidiaries	126.44
vi)	Intangible Assets (Deferred Tax Assets)	---
Tier I Capital (i+ii+iii+iv-v-vi)		14209.27

2. The amount of Tier 2 capital (net of deductions) is Rs. 7906.29 crores

3. The debt capital instruments eligible for inclusion in Upper Tier 2 capital are:

(Rs in Crores)

Total amount outstanding	5302.54
Of which amount raised during the year	1000.00
Amount eligible to be reckoned as capital funds	5302.54

4. The subordinated debts eligible for inclusion in Lower Tier 2 capital are:

(Rs in Crores)

Total amount outstanding	1800.00
Of which amount raised during the year	---
Amount eligible to be reckoned as capital funds	1310.00

5. There are no other deductions from capital

6. The total eligible capital comprises:

(Rs in Crores)

Tier I Capital	14209.27
Tier II Capital	7906.29
Total Capital	22115.56

Table DF-3: Capital Adequacy

(b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardised approach: Securitisation exposures:	 Rs. 13174.28 Crores NIL
(c) Capital requirements for market risk: Standardised duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk:	 Rs. 761.02 Crores Rs. 14.67 Crores Rs. 242.97 Crores
d) Capital requirements for operational risk: Basic indicator approach:	 Rs. 1064.86 Crores
(e) Total and Tier 1 capital ratio: For the top consolidated group; and For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied). For BOI Solo	 13.04% & 8.36%

TableDF-4: Credit risk: general disclosures for all Banks

1. The total gross credit exposures are:

(Rs in Crores)

Category	Amount
Fund Based	184377
Non Fund Based*	46151

* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

(Rs in Crores)

	Domestic	Overseas
Fund Based	144696	39681
Non Fund Based	42164	3987

3. Industry type distribution of exposure (Fund Based & Non Fund Based) – Domestic is as under:

Industry Name	Fund Based (Outstanding) Rs. in Crores	Non Fund Based (Outstanding) Rs. in Crores
Coal	136.55	0.00
Mining	1086.70	1107.16
Iron & Steel	8897.28	2550.48
Other Metal & Metal Products	2061.20	870.48
All Engineering	2055.51	1545.92
Of which Electronics	883.43	364.28
Electricity	7770.63	0.00
Cotton Textiles	3715.34	354.84
Jute Textiles	84.59	5.69
Other Textiles	3054.95	386.20
Sugar	1192.80	88.74
Tea	0.00	1.14
Food Processing	551.91	370.40

Vegetable Oil & Vanaspati	88.83	1038.25
Tobacco & Tobacco Products	379.62	57.67
Paper & Paper Products	847.13	117.77
Rubber & Rubber Products	1555.12	735.64
Chemical, Dyes, Paints etc.	3883.90	1571.36
Of which Fertilisers	127.72	9.50
Of which Petro-chemicals	888.58	526.78
Of which Drugs & Pharmaceuticals	2090.02	518.33
Cement	798.45	22.17
Leather & Leather Products	427.51	48.79
Gems & Jewellery	3317.76	224.76
Construction	2160.52	638.44
Petroleum	597.25	666.46
Automobiles including Trucks	2236.36	1466.17
Computer Software	0.00	0.00
Infrastructure	12290.10	6798.00
Of which Power*	4943.10	3525.98
Of which Telecommunications	1901.35	166.24
Of which Roads & Ports	4001.09	1177.85
Other Industries	9891.29	14234.67
Residuary Other Advances (to balance with Gross Advances)	115296.00	11249.99
Total	**184377.30**	**46151.19**

* Non Fund Based – Exposure to Iron & Steel at 5.53% and Power (Infrastructure) at 7.64% exceeds 5% total Non Fund Advances.

4. The residual contractual maturity break down of assets is:

(Rs in Crores)

Maturity Pattern	Advances*	Investments (gross)	Foreign Currency Assets*
Next day	4327.74	11263.25	0.00
2 – 7 days	7668.22	11656.83	11314.76
8 –14 days	5226.75	1105.76	1941.19
15 – 28 days	3062.00	737.52	2767.00
29 days – 3 months	15944.42	1183.80	13783.32
>3 months – 6 months	15170.62	3459.33	11939.67
> 6months – 1 year	12819.56	4833.43	7693.69
>1 year – 3 years	26916.40	10325.59	6659.64
> 3 years – 5 years	23167.06	10856.32	6048.71
> 5 years	70074.53	15149.74	6177.19

*Figures are shown on net basis

5. The gross NPAs are:

Category	(Rs in Crores)
Sub Standard	2681.57
Doubtful – 1	733.75
Doubtful – 2	477.23
Doubtful – 3	131.04
Loss	845.99
TOTAL	**4869.58**

6. The amount of net NPAs is Rs. 2070.40 crores.

7. The NPA ratios are as under:

   a. Gross NPAs to Gross Advances: 2.64%
   b. Net NPAs to Net Advances: 1.14%

8. The movement of gross NPA is as under:

(Rs in Crores)

i) Opening balance at the beginning of the year	4882.65
ii) Additions during the year	1436.40
iii) Reductions during the year	1449.47
iv) Closing balance at the end of the year (i+ii-iii)	**4869.58**

9. The movement of provision for NPAs is as under:

(Rs in Crores)

i) Opening balance at the beginning of the year	2199.38
ii) Provisions made during the year	933.15
iii) Write-off/write-back of excess provisions	965.82
iv) Closing balance at the end of the year (i+ii-iii)	**2166.71**

10. The amount of non-performing investment is Rs. 259.76 crores.

11. The amount of provision held for non-performing investment is Rs. 273.17 crores

12. The movement of provisions for depreciation on investments is as under:

(Rs in Crores)

i) Opening balance at the beginning of the year	886.13
ii) Provisions made during the year	80.52
iii) Write-off/write-back of excess provisions	357.89
iv) Closing balance at the end of the year (i+ii-iii)	608.76

Table DF-5: Credit risk: disclosures for portfolios subject to the standardized approach

For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted; The total credit exposure (Funded excluding off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: - Below 100 % risk weight: 100 % risk weight: More than 100 % risk weight: Deducted	 Rs.216682 Crores Rs.116919 Crores Rs. 16472 Crores NIL

Table DF-6: Credit risk mitigation: disclosures for standardised approaches

(b) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by eligible financial collateral: after the application of haircuts.	Rs. 41591 Crores
(b) For each separately disclosed portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)	Rs. 48030 Crores

Table DF-7: Securitisation: disclosure for standardised approach: NA

Table DF-8: Market risk in trading book

The capital requirements for: interest rate risk: equity position risk: and foreign exchange risk:	 Rs.761.02 Crores Rs.242.97 Crores Rs. 14.67 Crores

Table DF-9: Operational risk: (Quantitative Disclosures - NA)

Table DF-10: Interest rate risk in the banking book (IRRBB):

The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (where the turnover is more than 5 per cent of the total turnover).

	Total	**Of which in USD (where turnover is more than 5% of total turnover)**
1. Earnings At Risk (NII)		
At 0.50% change for 1 year	**Rs. 1.82 crores**	**Rs. 0.85 crores**
2. Economic Value of Equity at Risk		
200 basis point shock	**Rs. 2067.68 crores**	**Rs. 16.11 crores**
Drop in equity value in %age terms	**9.35**	**0.04**